



For your

BENEFIT

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Did You Know?



Increase Your Spending Power!

The City offers a **Flexible Spending Account (FSA)** benefit plan that can save you **"Hundreds of Dollars Per Year"!**



- ◆ The City's FSA plans, administered by **Tri-AD**, allow you to save by paying for Health or Dependent care expenses with tax-free dollars. This means that you can actually increase your take home pay by participating in this plan.
- ◆ Keep in mind that selection to participate in either plan can only be made during the open enrollment period (Nov 3rd-21st).
- ◆ There is an administrative fee of \$3.25 that will be assessed on 24 of the 26 pay periods to participate in the plan.

FSA Plan Highlights

Health Care Spending Account - This plan permits you to use tax-free money for out-of-pocket medical, dental, vision, prescription drug, and other expenses related to you and your dependents' health care. The maximum allowable contribution for the calendar year is **\$3,000**.

Common Eligible Expenses – You can set aside pre-tax payroll deductions for LASIK procedures, orthodontia, acupuncture, and smoking cessation programs.

Dependent Care Spending Account – This plan permits you to use tax-free money to pay for dependent child or elder day care. The maximum allowable contribution for the calendar year is **\$5,000**.

Common Eligible Expenses – You can set aside pre-tax payroll deductions for care in or outside your home, related incidental household, preschool tuition, before and after school care, and many summer day camps.

- ◆ To review a complete list of eligible expenses for both FSA plans, please visit <http://hcet.ebia.com/triad> and use the access code **tri5 (it is case sensitive)**

To begin saving for 2009 and to learn more information, you can visit Tri-AD's FSA website at www.tri-ad.com/fsa which includes a complete up-to-date listing of eligible expenses, educational materials, and other features.

You may also contact Tri-AD via phone at (888) 844-1372, Option 2. Their participant services representatives are available from 5:00am to 5:00pm (PST) to assist you.